

**(IMPORTANT - PLEASE READ)**

1. The KTS™-II personality instrument indicates personality style. It does not measure abilities, intelligence, or skill.
2. The KTS™-II results do not measure the degree or extent of a scale. In other words someone with a 10 score for the Extraversion scale is not necessarily more extraverted than someone with a 6 score. It merely indicates a greater preference for extraverted behavior.
3. The KTS™-II is only as accurate as the information that you provide. When answering the questions, think about your behavior at times when you are on vacation, in a stress free environment, or when you just feel "most yourself."
4. If you come across a question that you find too difficult to answer, try thinking about the question in following manner:
  - a. **Greater Preference:** Think of your answer in the same manner as which hand you prefer to write with. Although you could probably write with either hand, one hand writes much better than the other. Your choice of an answer on a particular question should be viewed in the same manner—select one answer that you prefer more than the other.
  - b. **Your Past:** Think about your choice relative to how you may have answered this question at different times in your past. Sometimes the answer becomes much clearer when we view our choices at different stages in our life.
  - c. **Group Pressures.** Sometimes you may have difficulty answering questions because there is a way you think you "should be." Take into consideration any work or group pressures that you feel may affect your selections. Also, ask yourself if there is anything in your background that could affect your selection.
  - d. **Skip the Question.** If you try all of the above and are still unable to decide, simply skip the question and move on. However, leaving more than 5 questions unanswered could substantially affect the accuracy of the results.
5. Remember, there are no wrong answers and no wrong personality types.

## FINANCIAL TEMPERAMENT DISCOVERY™ SYSTEM

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(Your Name)

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(Date)

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**Note:** The personality type results and descriptions that you receive from the Financial Temperament™ Discovery System, are merely "indications" of your personality type. While the results and descriptions may be accurate, no personality instrument or system can completely capture the nuances and complexities that exist in all of us. As such, all results, descriptions, and advice that you receive from this exercise, and from any other counselor using this booklet, should be always critically examined and evaluated by you for its usefulness and effectiveness.

Please refer to page 6 of the "Six Strategic Steps: Your Roadmap for Investing Wisely for a Lifetime" for further financial temperament information.



To take the KTS™-II below:  
1. Circle one answer per question, A or B.

1. IS CLUTTER IN THE WORK PLACE SOMETHING YOU A. take time to straighten up      B. tolerate pretty well	15. DO YOU PREFER CONTRACTS TO BE A. signed, sealed, and delivered      B. settled on a handshake	29. IS IT YOUR WAY TO A. make up your mind quickly      B. pick and choose at some length	43. ARE YOU MORE SATISFIED HAVING A. a finished product      B. work in progress	57. ON THE JOB, DO YOU WANT YOUR ACTIVITIES A. scheduled      B. unscheduled
2. DO YOU MORE OFTEN PREFER A. final unalterable statements      B. tentative preliminary statements	16. IN MOST SITUATIONS ARE YOU MORE A. deliberate than spontaneous      B. spontaneous than deliberate	30. ARE YOU PRONE TO A. nailing things down      B. exploring the possibilities	44. WHEN FINISHING A JOB, DO YOU LIKE TO A. tie up all loose ends      B. move on to something else	58. DO YOU PREFER TO WORK A. to deadlines      B. just whenever
3. WITH PEOPLE ARE YOU USUALLY MORE A. gentle than firm      B. firm than gentle	17. ARE YOU MORE COMFORTABLE IN MAKING A. value judgments      B. critical judgments	31. WHICH RULES YOU MORE A. your feelings      B. your thoughts	45. IN SIZING UP OTHERS, DO YOU TEND TO BE A. friendly and personal      B. objective and impersonal	59. IN MAKING UP YOUR MIND, ARE YOU MORE LIKELY TO GO BY A. desires      B. data
4. IF YOU MUST DISAPPOINT SOMEONE ARE YOU USUALLY A. warm and considerate      B. frank and straightforward	18. IN A HEATED DISCUSSION DO YOU A. look for common ground      B. stick to your guns	32. IS IT BETTER TO BE A. merciful      B. just	46. WHEN IN CHARGE OF OTHERS DO YOU TEND TO BE A. forgiving and lenient      B. firm and unbending	60. ARE YOU MORE OFTEN A. a warm-hearted person      B. a cool-headed person
5. ARE YOU MORE A. observant than introspective      B. introspective than observant	19. DO YOU FIND VISIONARIES AND THEORISTS A. somewhat annoying      B. rather fascinating	33. ARE YOU MORE A. sensible than conceptual      B. conceptual than sensible	47. ARE YOU MORE INTERESTED IN A. what is actual      B. what is possible	61. DO YOU TEND TO BE MORE A. factual than speculative      B. speculative than factual
6. DO YOU LIKE WRITERS WHO A. say what they mean      B. use metaphors and symbolism	20. FACTS A. speak for themselves      B. illustrate principles	34. COMMON SENSE IS A. usually reliable      B. frequently questionable	48. IS IT WORSE TO A. have your head in the clouds      B. be in a rut	62. CHILDREN OFTEN DO NOT A. make themselves useful enough      B. exercise their fantasy enough
7. WHEN THE PHONE RINGS, DO YOU A. hurry to get to it first      B. hope someone else will answer it	21. WAITING IN LINE, DO YOU OFTEN A. chat with others      B. stick to business	35. AT A PARTY, DO YOU A. interact with many, even strangers      B. interact with a few friends	49. DOES INTERACTING WITH STRANGERS A. energize you      B. tax your reserves	63. DO YOU TEND TO A. say right out what's on your mind      B. keep your ears open
8. DO YOU USUALLY WANT THINGS A. settled and decided      B. just penciled in	22. ARE YOU INCLINED TO BE MORE A. hurried than leisurely      B. leisurely than hurried	36. DO YOU TEND TO CHOOSE A. rather carefully      B. somewhat impulsively	50. WOULD YOU SAY YOU ARE MORE A. serious and determined      B. easy going	64. DO YOU FEEL BETTER ABOUT A. coming to closure      B. keeping your options open
9. IS IT PREFERABLE MOSTLY TO A. make sure things are arranged      B. just let things happen naturally	23. DO YOU TEND TO NOTICE A. disorderliness      B. opportunities for change	37. ARE YOU MORE A. routinized than whimsical      B. whimsical than routinized	51. ARE YOU MORE COMFORTABLE A. after a decision      B. before a decision	65. AT WORK, IS IT MORE NATURAL FOR YOU TO A. point out mistakes      B. try to please others
10. WHICH IS MORE OF A COMPLIMENT A. There's a sentimental person      B. There's a logical person	24. WHICH APPEALS TO YOU MORE A. harmonious relationships      B. consistency of thought	38. IT IS WORSE TO BE A. hard-nosed      B. a softy	52. IN HARD CIRCUMSTANCES, ARE YOU SOMETIMES A. too sympathetic      B. too unsympathetic	66. DO YOU THINK OF YOURSELF AS A A. tender-hearted person      B. tough-minded person
11. DO YOU VALUE IN YOURSELF MORE THAT YOU ARE A. devoted      B. reasonable	25. WHICH SEEMS THE GREATER FAULT A. to be too dispassionate      B. to be too compassionate	39. ARE YOU SWAYED MORE BY A. a touching appeal      B. convincing evidence	53. WHICH DO YOU WISH MORE FOR YOURSELF A. strength of emotion      B. strength of will	67. DO YOU SEE YOURSELF AS BASICALLY A. thin-skinned      B. thick-skinned
12. ARE YOU MORE FREQUENTLY A. a practical sort of person      B. a fanciful sort of person	26. ARE YOU INCLINED TO TAKE WHAT IS SAID A. more literally      B. more figuratively	40. DO YOU SPEAK MORE IN A. particulars than generalities      B. generalities than particulars	54. DO YOU MORE OFTEN SEE A. what's right in front of you      B. what can only be imagined	68. ARE YOU MORE LIKELY TO TRUST A. your experiences      B. your conceptions
13. ARE YOU MORE INCLINED TO FEEL A. down to earth      B. somewhat removed	27. DO YOU PRIZE IN YOURSELF A. a strong hold on reality      B. a vivid imagination	41. ARE YOU DRAWN MORE TO A. fundamentals      B. overtones	55. IN STORIES, DO YOU PREFER A. action and adventure      B. fantasy and heroism	69. IS IT EASIER FOR YOU TO A. put others to good use      B. identify with others
14. DO YOU THINK OF YOURSELF AS A. an outgoing person      B. a private person	28. ARE YOU THE KIND OF PERSON WHO A. is rather talkative      B. doesn't miss much	42. AT WORK DO YOU TEND TO A. be sociable with your colleagues      B. keep more to yourself	56. DO YOU CONSIDER YOURSELF A. a good conversationalist      B. a good listener	70. ARE YOU INCLINED TO BE A. easy to approach      B. somewhat reserved

Guidelines for Completing >>>